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Substitute for form 1449B/PTO				Complete if Known					
				Application Number	10/645,778				
INFORMATION DISCLOSURE STATEMENT BY APPLICANT  (Use as many sheets as necessary)				Filing Date	8/21/2003				
				First Named Inventor	Richard W. Whiting				
				Art Unit	3684				
				Examiner Name	Benjamin S. Fields				
Sheet	1	of	1	Attorney Docket Number	1483/3				

NON PATENT LITERATURE DOCUMENTS								
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (b magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, cit						
	1	Commonly-assigned, co-pending U.S. Patent Application Serial No. 12/896,804 for "Methods, Systems, and Computer Readable Media for Facilitating the Exchange of Reciprocal Deposits," (Unpublished, filed October 1, 2010).						
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	Examiner	Date	
	Signature	Considered	

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not

<sup>&</sup>lt;sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.